

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SCOTT D CYPHERT  
JENNIFER A CYPHERT  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-21313

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/06/2016 and confirmed on 7/29/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		52,246.85
Less Refunds to Debtor	581.02	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>51,665.83</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,504.91	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,004.91</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 0826	0.00	35,317.07	0.00	35,317.07
	PNC BANK NA Acct: 0826	4,311.57	4,311.57	0.00	4,311.57
	AMERICAN HONDA FINANCE CORP* Acct: 1708	0.00	0.00	0.00	0.00
	BUTLER ARMCO EMPLOYEES CU* Acct: 0092	0.00	0.00	0.00	0.00
					<b>39,628.64</b>

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	SCOTT D CYPHERT Acct:	0.00	0.00	0.00	0.00
	SCOTT D CYPHERT Acct:	402.92	402.92	0.00	0.00
	SCOTT D CYPHERT Acct:	178.10	178.10	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,500.00	3,500.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	ECMC(*) Acct: 1897	15,817.22	1,617.05	0.00	1,617.05
	AES/PHEAA Acct: 0002	0.00	0.00	0.00	0.00
	AES/PHEAA Acct: 0006	0.00	0.00	0.00	0.00
	AES/PHEAA Acct: 0001	0.00	0.00	0.00	0.00
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0004				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 0003				
	ECMC(*)	21,820.92	2,230.83	0.00	2,230.83
	Acct: 6384				
	ECMC(*)	8,746.85	894.23	0.00	894.23
	Acct: 1897				
	BUTLER ARMCO EMPLOYEES CU*	0.00	0.00	0.00	0.00
	Acct: 0087				
	BUTLER ARMCO EMPLOYEES CU*	0.00	0.00	0.00	0.00
	Acct: 0086				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,448.64	250.33	0.00	250.33
	Acct: 4034				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,433.82	248.81	0.00	248.81
	Acct: 5918				
	CAPITAL ONE BANK (USA) NA BY AMERIC	956.35	97.77	0.00	97.77
	Acct: 5203				
	PENN CREDIT CORP++	0.00	0.00	0.00	0.00
	Acct: 6275				
	QUANTUM3 GROUP LLC AGNT - COMENI	2,463.89	251.89	0.00	251.89
	Acct: 4680				
	MIDLAND FUNDING LLC	3,505.02	358.33	0.00	358.33
	Acct: 7040				
	DEPARTMENT STORES NATIONAL BANK	338.73	34.63	0.00	34.63
	Acct: 8111				
	AMERICAN INFOSOURCE LP - AGENT DIF	113.44	11.60	0.00	11.60
	Acct: 8661				
	UNIVERSITY OF PITTSBURGH- PHYSICIAI	360.00	36.81	0.00	36.81
	Acct: 1897				
	BUTLER MEMORIAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
					6,032.28
TOTAL PAID TO CREDITORS					45,660.92

TOTAL CLAIMED  
PRIORITY 0.00  
SECURED 4,311.57  
UNSECURED 59,004.88

Date: 06/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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Certificate of Notice Page 4 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SCOTT D CYPHERT  
JENNIFER A CYPHERT  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:16-21313

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Scott D Cyphert  
Jennifer A Cyphert  
Debtors

Case No. 16-21313-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 28, 2021

User: dric  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Scott D Cyphert, Jennifer A Cyphert, 239 F Whitestown Village, Butler, PA 16001-6665
14209110	+ AES / PNC Bank, 1200 North 7th Street, Harrisburg, PA 17102-1419
14209111	+ Aes / PNC National City, PO Box 61047, Harrisburg, PA 17106-1047
14209109	+ Aes / Pheaa FRN, Po Box 61047, Harrisburg, PA 17106-1047
14209114	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
14632329	+ ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14209119	+ National City Mortgage / PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433
14232950	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14209122	+ USAA Federal Savings Bank, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
14284784	+ Univ of Pittsburgh Physicians, 6681 Country Club Drive, Golden Valley MN 55427-4601
14209124	+ Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: mmccConnell@baecu.com	Jun 28 2021 23:27:00	Butler Armco Employees Credit Union, 101 Hollywood Drive, P.O. Box 1589, Butler, PA 16003-1589
14209112	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 28 2021 23:27:53	American Honda Finance, Po Box 168088, Irving, TX 75016
14218513	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 28 2021 23:27:53	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
14283983	Email/Text: G06041@att.com	Jun 28 2021 23:27:00	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14209113	+ Email/Text: mmccConnell@baecu.com	Jun 28 2021 23:27:00	Butler Armco Employees Credit Union, Po Box 1589, Butler, PA 16003-1589
14209115	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 28 2021 23:32:09	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14209116	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Jun 28 2021 23:31:51	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14233323	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 28 2021 23:31:44	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14209118	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 28 2021 23:26:00	Comenity Bank / Victoria's Secret, Po Box 182125, Columbus, OH 43218-2125
14282610	Email/Text: bnc-quantum@quantum3group.com		

District/off: 0315-2

User: dric

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Form ID: pdf900

Total Noticed: 27

		Jun 28 2021 23:26:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14248169	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2021 23:27:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14288150	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2021 23:26:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14258327	Email/Text: bnc-quantum@quantum3group.com	Jun 28 2021 23:26:53	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14209120	+ Email/PDF: gecsed@recoverycorp.com	Jun 28 2021 23:31:34	Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14209121	+ Email/PDF: gecsed@recoverycorp.com	Jun 28 2021 23:32:06	Synchrony Bank / JCPenneys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14209123	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2021 23:31:52	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
TOTAL: 16			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Mortgage Company
cr	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance Corporation, PO Box 168088, Irving, TX 75016
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14234786	*+	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14209117	##+	Central Credit / Penn Credit Corporation, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC Mortgage Company agornall@gornall-law.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Jennifer A Cyphert dan@mrdebtbuster.com

District/off: 0315-2

User: dric

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Date Rcvd: Jun 28, 2021

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katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor Scott D Cyphert dan@mrdebtbuster.com  
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Joshua I. Goldman

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION jgoldman@kmlawgroup.com,  
angelica.reyes@padgettlawgroup.com

Matthew F. Marshall

on behalf of Creditor Butler Armco Employees Credit Union mmarshall@dmkcg.com jrickabaugh@dmkcg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

William E. Craig

on behalf of Creditor American Honda Finance Corporation ecmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9